

Information to identify the case:

Debtor 1	Pantaleo LaForgia	Social Security number or ITIN xxx-xx-3936
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Anna Maria LaForgia	Social Security number or ITIN xxx-xx-2725
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-22853-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Pantaleo LaForgia

Anna Maria LaForgia

1/10/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Pantaleo LaForgia
Anna Maria LaForgia
Debtors

Case No. 17-22853-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 35

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db/jdb Pantaleo LaForgia, Anna Maria LaForgia, 342 Aldo Dr, Toms River, NJ 08753-2434
 cr +Nationstar Mortgage LLC, Stern, Laventhal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 cr +OCWEN LOAN SERVICING LLC, 6409 Congress Ave Suite 100, Robertson, Anschutz & Schneid P.L., Boca Raton, FL 33487, UNITED STATES 33487-2853
 app +Tony Kamand Realty, LLC, 200 Main St., Toms River, NJ 08753-7415
 518524173 American National Ins. Co., IMG Commission Dept., 1 Moody Plz., Fl 9, Galveston, TX 77550-7947
 516898017 Aviva Life Insurance Co., 2400 Veterans Memorial Blvd Ste 300, Kenner, LA 70062-8725
 516898018 Bank of America, PO Box 31783, Tampa, FL 33631-3783
 518524174 Ceetitified Credit & Collection Bureau, POB 1750, Whitehouse Station, NJ 08889-1750
 518426729 +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
 517148470 +Deutsche Bank National trust Company, Ocwen Loan Servicing, LLC, Attn: Cashiering Department, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
 516898020 Fidelity Life Insurance, 8700 W Bryn Mawr Ave, Chicago, IL 60631-3512
 516898021 Forester's Life Insurance Company, 789 Don Mills Rd, North York, ON M3C-1T9
 516954533 Marriot Ownership Resorts, PO Box 382028, Pittsburgh, PA 15251-8028
 518524175 Michael Harrison, Esq., 3155 State Rte. 10, Ste. 214, Denville, NJ 07834-3430
 518524176 Myrid Emergency Phys, LLC, POB 80137, Philadelphia, PA 19101-1137
 516898024 Nationstar Mortgag, PO Box 60516, City of Industry, CA 91716-0516
 518524177 Ocean Medical Ctr., Hackensack Meridian Health, POB 650292, Dallas, TX 75265-0292
 517155951 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept., PO Box 24605, West Palm Beach, FL 33416-4605
 516898025 Ocwen Mortgage, LLC, PO Box 660264, Dallas, TX 75266-0264
 517126334 Paul Milroth, 2 Schoolhouse Ln, Lakewood, NJ 08701-5761
 516898026 Paul and Stephanie Milroth, 2 Schoolhouse Ln, Lakewood, NJ 08701-5761
 517125631 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 517145646 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
 517164699 +TOMS RIVER MUA, 340 WEST WATER ST, TOMS RIVER, NJ 08753-6533
 517144902 +The Bank of New York as trustee for registered, C/O Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, California 92806-5948
 517048771 +Toyota Lease Trust, C/O Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 517048770 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 517167811 +U.S. Bank National Association, c/o Nationstar Mortgage, Attn: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
 516954534 United Home Life Insruance, 225 S. East Street, Indianapolis, IN 46202-4002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2020 00:31:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 11 2020 00:31:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr EDI: IRS.COM Jan 11 2020 04:58:00 United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
 516898019 EDI: BANKAMER.COM Jan 11 2020 04:53:00 Bank of America Home Loans, Customer Service, PO Box 31785, Tampa, FL 33631-3785
 516898023 EDI: TFSR.COM Jan 11 2020 04:58:00 Lexus Financial Services, PO Box 9490, Cedar Rapids, IA 52409-9490
 518286287 EDI: BL-BECKET.COM Jan 11 2020 04:58:00 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC dba Mr. Cooper, as service, Stern Laventhal & Frankenberg LLC, 105 Eisenhower Parkway, Suite 302
 cr* +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 516898022* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 516898027* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New jersey, N.J. Division of Taxation Bankruptcy Sec, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 1, * 3, ## 0

District/off: 0312-3

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor OCWEN LOAN SERVICING LLC ajennings@rasflaw.com
Andrew M. Lubin on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org, atkinson@remote7solutions.com
Charles G. Wohlrab on behalf of Creditor The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-3 cwohrlab@LOGS.com, njbankruptcynotifications@logs.com
Charles G. Wohlrab on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGE cwohrlab@LOGS.com, njbankruptcynotifications@logs.com
Charles G. Wohlrab on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-3 cwohrlab@LOGS.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
Gilbert R Yabes on behalf of Creditor Aldridge Pite, LLP bkecfinbox@aldridgepite.com, GRY@ecf.courtdrive.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper, as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMER cmecf@sternlav.com
Jeffrey Rappaport on behalf of Creditor The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-3 jrappaport@logs.com, njbankruptcynotifications@logs.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation kmcDonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Laura M. Egerman on behalf of Creditor Deutsche Bank National Trust Company bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Egerman on behalf of Creditor OCWEN LOAN SERVICING LLC bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Lauren Bielskie on behalf of U.S. Trustee United States Trustee lauren.bielskie@usdoj.gov
Lauren Bielskie on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com
Timothy P. Neumann on behalf of Defendant Leo P LaForgia timothy.neumann25@gmail.com, btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com
Timothy P. Neumann on behalf of Debtor Pantaleo LaForgia timothy.neumann25@gmail.com, btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com
Timothy P. Neumann on behalf of Appraiser Tony Kamand Realty, LLC timothy.neumann25@gmail.com, btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com
Timothy P. Neumann on behalf of Joint Debtor Anna Maria LaForgia timothy.neumann25@gmail.com, btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
United States Trustee USTPRegion03.NE.ECF@usdoj.gov
Ward Benson on behalf of Creditor United States of America (Internal Revenue Service)
ward.w.benson@usdoj.gov, Eastern.Taxcivil@usdoj.gov

TOTAL: 28